

Information to identify the case:

Debtor 1	Jonathan T. Moulton	Social Security number or ITIN	xxx-xx-8675
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 1/10/19
Case number: 19-20124-CMB		Date case converted to chapter	7 12/13/19

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jonathan T. Moulton	
2. All other names used in the last 8 years		
3. Address	623 Whistler Drive Rochester, PA 15074	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

Debtor **Jonathan T. Moulton**

Case number **19-20124-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/13/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 10, 2020 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Beaver County Court House, Commissioners Public Mtg Rm, 1st Floor, 810 Third Street, Beaver, PA 15009
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/10/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Filing deadline: 2/21/20 Filing deadline: _____ <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jonathan T. Moulton
 Debtor

Case No. 19-20124-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309B

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 Total Noticed: 27

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db	+Jonathan T. Moulton, 623 Whistler Drive, Rochester, PA 15074-1219
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
aty	+Mary F. Kennedy, Law Offices of Gregory Javardian, 1310 Industrial Boulevard, Suite 101, Southampton, PA 18966-4030
14983254	+Action Financial Services LLC, PO Box 3250, Central Point, OR 97502-0009
14983255	+Association of Specialty Physicians Inc., 1030 Beaner Hollow Road, Beaver, PA 15009-9723
15016039	+Citizens Bank N.A., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15127534	+Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14976425	+Franklin American Mortgage Company, c/o KML Law Group, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14983263	+JC Ehrlich, 1125 Berkshire Blvd., Suite 150, Reading, PA 19610-1218
14983264	+Roto-Rooter, PO Box 38, Wampum, PA 16157-0038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: julie.steidl@steidl-steinberg.com Dec 14 2019 02:15:42 Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+EDI: BEEBONONI.COM Dec 14 2019 07:13:00 Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	E-mail/Text: RVSCBICNOTICE1@state.pa.us Dec 14 2019 02:15:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 14 2019 02:16:01 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14983256	+EDI: CAPIO.COM Dec 14 2019 07:13:00 Capio Partners LLC, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
14983257	+EDI: CAPIO.COM Dec 14 2019 07:13:00 Capio Partners LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
14983258	+EDI: CAPITALONE.COM Dec 14 2019 07:13:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14983259	+EDI: CAPITALONE.COM Dec 14 2019 07:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14984526	EDI: CAPITALONE.COM Dec 14 2019 07:13:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976424	+E-mail/Text: kburkley@bernsteinlaw.com Dec 14 2019 02:16:14 Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15010943	+E-mail/Text: kburkley@bernsteinlaw.com Dec 14 2019 02:16:14 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14983262	+E-mail/Text: ccassalia@franklinamerican.com Dec 14 2019 02:16:14 Franklin American Mortgage Company, 6100 Tower Circle, Suite 600, Franklin, TN 37067-1505
14983052	EDI: Q3G.COM Dec 14 2019 07:13:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14983266	+EDI: ECMC.COM Dec 14 2019 07:13:00 U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
14983265	+EDI: ECMC.COM Dec 14 2019 07:13:00 U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15072633	EDI: ECMC.COM Dec 14 2019 07:13:00 U.S. Department of Education, Po Box 16448, Saint Paul, MN 55116-0448

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Cenlar FSB as servicer for Citizens Bank, N.A.
cr	Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
cr*	+Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14983260*	+Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14983261*	+Franklin American Mortgage Company, c/o KML Law Group, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala
Form ID: 309B

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Total Noticed: 27

Date Rcvd: Dec 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for Citizens Bank, N.A.
bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Jonathan T. Moulton julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Mary F. Kennedy on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
mary@javardianlaw.com, tami@javardianlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7